

Remote 341 Meetings of Creditors:

Gary Seitz, United States Bankruptcy Trustee, has implemented the following policies and procedures with respect to ALL Section 341(a) meetings of creditors in chapter 7 cases assigned to him.

All initial 341 meetings will be conducted remotely by Zoom video/teleconferencing. Continued or follow-up meetings may be scheduled for in person meetings.

If the U.S. Trustee or case trustee determines that an in-person examination of the debtor is required to ensure the completeness of the meeting or protection of estate property, the U.S. Trustee may approve the continuation of the section 341 meeting to an in-person meeting in a manner that complies with local public health guidance.

In addition to a notice being filed on the docket, a Zoom email invitation will be sent out to counsel for the debtor on behalf of the Trustee providing a link to connect to the meeting and a call-in number and code if any party wishes to participate by telephone.

Please check the email invitation for each 341 meeting because the call-in number and access code may change based on the number of Section 341 meetings being held on a given day.

Creditors wishing to participate may obtain access to the connection details by checking the docket for participation information, by contacting the trustee or by contacting counsel for the debtor. Creditors should email the trustee of their plan to attend so that the Trustee can locate them in the virtual meeting room when the meeting for that case is commenced.

Debtors and their counsel as well as any creditors or interested parties wishing to appear at a 341 meeting should not report to the physical location of the originally scheduled 341 meeting but should instead make plans to appear remotely by video conference / telephone.

Counsel may request debtors appear at their offices, at their own discretion.

Neither the Trustee nor the Trustee's staff will be present at the 341(a) meeting rooms, nor will telephone access be provided at any physical meeting locations. Instead, a Zoom link or call-in number and access code will be provided to all parties. If counsel is aware of creditors that may wish to attend the meeting, they must notify the creditors and the Trustee to arrange their participation.

Counsel are encouraged to familiarize themselves and their clients with Zoom
- <https://zoom.us/>

Registration is not necessary to participate in a Zoom video conference. Unless your device uses the IOS operating system (Iphones, Ipads or Apple computers), you do not need to download the Zoom app. You may download the Zoom mobile app from the App Store for free. A free account is available from Zoom. The Trustee prefers Zoom only because it works most fluently across all operating systems and phone platforms.

Zoom email invitation and guidelines

The Zoom invitation will provide information about how to access the meeting using multiple options: link or call-in number and access code.

When asked for the participant number, if you input the last four-five numbers of the case number, it will make it easier for the trustee to determine which participants to invite into the meeting from the virtual waiting room.

The link to connect to the meeting is:

<https://us02web.zoom.us/j/8197892947?pwd=ODM0VGo5aGhMS3E5SFJKOTJUaFk3Zz09>

Meeting ID: 819 789 2947

Passcode: Trustee

The call-in number, ID and code, if any party wishes to participate by telephone are:

Dial: 1 646 558 8656

Meeting ID: 819 789 2947

Passcode: 6579294

Debtor Identification Procedures Through Remote Meetings

Verification of ID / SSN

For cases where the debtor is **appearing by video**:

(i) I will ask the debtor hold up the ID and proof of SSN to the camera and examine them as I normally would.

(ii) Confirm review of the ID and proof of SSN on the record as I normally would.

For cases where the debtor is represented and the **debtor is appearing by audio** but not video (e.g. telephone), the attorney should:

(i) Be in audio contact with the debtor(s) during the meeting, *via Zoom dial in*.

(ii) confirm with the debtor that counsel has reviewed proof of the debtor's valid ID (stating what the ID is, e.g. Valid Driver's License), the name on the ID matches the name on the petition (if it doesn't, the debtor will need to testify and explain, e.g. married name has changed, etc.), based thereon, the debtor testifying is the person whose name is on the petition as the debtor;

(iii) confirm on the record that counsel reviewed proof of the debtor's SSN (stating what was used to verify the SSN, e.g. original social security card) and that it matches what was reported to the court in this bankruptcy case.

(iv) transmit to the trustee a completed Counsel Declaration Confirming Debtor Identity and SS No. -see forms page on this site.

Counsel will be responsible for working out the logistics.

For cases where a debtor does not have an attorney or the attorney does not have visual contact with the debtor:

(i) The debtor shall copy, scan, or take a picture of their valid ID and proof of SSN and mail / email / send the docs to me before the 341 meeting. I will review the ID / / proof of SSN prior to the meeting.

(ii) During the meeting, the debtor should confirm on the record that they sent me a copy of their valid ID and proof of their SSN. I will then confirm on the record that I reviewed the Debtor's ID (stating what the ID is, e.g. Valid Driver's License) and that the ID they sent matches the name on the petition, and that I have verified the debtor's SSN (stating what was used to verify the SSN, e.g. original social security card) and that it matches what was reported on the debtor's statement of SSN.

(iii) Once the debtor's identity / SSN have been verified on the record, I will destroy the documents so as not to unnecessarily store personally identifiable information, unless there are potential identity issues, e.g. identity theft, false SSN, etc.

(iv) alternatively, transmit to the trustee a completed Declaration Confirming Debtor Identity and SS No. -see forms page on this site.

If I am not able to confirm ID or SSN, I will continue the meeting so I can do so at the continued meeting. I may verify the ID / SSN prior to the continued meeting and excuse the debtor's appearance, but make a record of such at the continued meeting.

Video/Phone Etiquette Guidelines

The following video/phone etiquette guidelines will be required of all parties:

- a. Mute the call/audio while your meeting is not being held.
- b. Speak clearly and hold the camera steady.
- c. Limit all background noise while your meeting is being held.
- d. No speaker phone unless two or more persons are appearing on the same line, i.e., debtor and counsel or joint-filing debtors.
- e. Participants will join the remote video session in the virtual waiting room and will be invited into the meeting room when the case is called.
- f. Debtors and counsel are to be at a set location, and not in transit, so that full attention can be given to the questions being asked. High speed internet access is recommended.
- g. Only debtors and their counsel as well as creditors or interested parties will be allowed on the connection, i.e., no "moral support" or supplementary answers to be provided by friends or family.
- h. Any telephonic or video appearances by debtors without their counsel also present on the conference / call at the appointed time will result in a continuance. After two failed attempts, the trustee will ask for a show cause hearing seeking dismissal of the case.
- i. Attorney for the debtor(s) must share their invitation information for participation in the video or teleconferencing 341 meeting with debtors and any creditors wishing to participate in the meeting.
- j. Debtors must bring to the remote video meeting picture identification and an original document containing their complete Social Security Number.

k. Debtors must have available to them at the remote meeting site, copies of signature pages and the entire copies of the Voluntary Petition, Declaration of Schedules, Statement of Financial Affairs, and Form 22A (Means Test Form).

l. Please provide the Debtor(s) with the Bankruptcy Information Sheet and make sure they read it before the meeting. You can download it in English and many other languages [here: https://www.justice.gov/ust/bankruptcy-information-sheet-0](https://www.justice.gov/ust/bankruptcy-information-sheet-0)

Telephone only conference calls: To make the telephonic process as efficient as possible and to enable the Trustee to verify the identity of the debtor(s), a copy of the debtor's driver's license and social security card MUST be sent to the Trustee via email by 12:00 noon two business (2) days prior to the 341 meeting. Alternatively, counsel may transmit to the trustee a completed Counsel Declaration Confirming Debtor Identity and SS No. -see forms page on this site - a verification under penalty of perjury that they have determined the identity of the debtor and the debtor's social security number provided to the court and that those are true and accurate.

The email with attachment(s) - one per case- should be directed as follows: gfs@trustesolutions.net with the debtor's name and case number in the subject line.

Notice to Creditors

Creditors should contact the debtor's counsel or the trustee for remote 341 meeting connection information.

These policies and procedures do not otherwise affect a debtor's requirement to submit and provide all other necessary documents to the Court and to the Trustee. Also, please check back often as these procedures will continue to change due to the dynamics of the circumstances.